

GWYN A. GREGOR  
570 Lewis Street  
East Helena, MT 59635  
(406) 227-7042

CLAIMANT, PRO SE

**FILED**  
**DEC - 3 2007**  
PEGGY B. DEANS, CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF N.C.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION

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IN RE:	)	Cause No. 98-02675-5-ATS
	)	
INTERNATIONAL HERITAGE, INC.	)	<b>AFFIDAVIT OF GWYN A.</b>
	)	<b>GREGOR IN RESPONSE TO</b>
Debtor.	)	<b>NOTICE OF OBJECTION TO</b>
	)	<b>CLAIM</b>

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State of Montana            )  
                                  :        ss  
Lewis and Clark County    )

Gwyn A. Gregor, being first duly sworn, deposes and says:

1. I am a legal secretary currently employed with the Department of Justice, Montana Attorney General's Office in Helena, Montana.
2. I am the claimant whose name appears in the Notice of Objection to Claim dated October 26, 2007, Claim No. 003032. I appear herein on my own behalf and respond herein to the Objection.
3. My correct legal address for the past eighteen years has been 570 Lewis Street, East Helena, MT 59635.

4. Until I received the Notice of Objection to Claim dated October 26, 2007, filed in this matter, I have never received any prior notice or documentation regarding this case.

5. I did buy into the multi-level marketing company, International Heritage, Inc., in the amount of \$1,750. To this date, I have never received any reimbursement or compensation for this lost amount.

6. I respectfully submit I am entitled to have the debtor pay me the full amount of my loss of \$1,750 for Claim No. 003032.

7. I am currently looking for my canceled check to further substantiate my loss. I plan to supplement my response to this Notice of Objection to Claim with documentary evidence to be filed within a reasonable time. Because of the absence of any prior notice, I respectfully request an extension of time in which I might locate my evidence and supplement this response.

8. I am a single mother of three dependent children. I do not have the finances to afford the trip to make a personal appearance at the Hearing scheduled in this matter or at future hearings at which I am entitled to prior notice and the opportunity to be heard.

Respectfully submitted this 27th day of November, 2005

By: Gwyn A. Greor  
GWYN A. GREOR  
CLAIMANT, PRO SE  
CLAIM NO. 003032

SUBSCRIBED AND SWORN to before me this 27th day of November, 2007.

(Notarial Seal)

Janet E. Myers  
JANET E. MYERS  
Notary Public for the State of Montana  
Residing at Helena, Montana  
My Commission expires: September 12, 2008

**CERTIFICATE OF SERVICE**

I hereby certify that on November 27, 2007, an accurate copy of the foregoing Affidavit of Gwyn A. Gregor in Response to Notice of Objection to Claim was served on the following persons by the following means:

1, 2 Mail  
1, 2 Fax

- 1 Clerk, U.S. Bankruptcy Court  
P.O. Box 1441  
Raleigh, NC 27602-1441
- 2 Holmes P. Harden  
Trustee for IHI  
P.O. Box 536  
Benson, NC 27504

DATED: November 27, 2007

  
GWYN A. GREGOR

Holmes P. Harden, Trustee for IHI  
P.O. Box 536  
Benson, NC 27504

Claim No.: 003032  
Amount: \$1,750.00

0001 0007158 00000000 001 001 07158 INS: 0 0

GWYN A. GREGOR  
570 LEWIS  
HELENA, MT 59635

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION

IN RE:  
INTERNATIONAL HERITAGE, INC.  
Debtor.

CASE NO: 98-02675-5-ATS

CHAPTER 7

**NOTICE OF OBJECTION TO CLAIM**

NOTICE IS HEREBY GIVEN of the Trustee's Objection to Claim filed with the court on October 26, 2007 pursuant to which the trustee objects to one or more proofs of claim filed by you in the above-captioned case.

NOTICE IS FURTHER GIVEN THAT the specific basis of the Trustee's objection to your claim is as follows: **The legal basis for your claim is unclear and/or there is no documentation attached to your claim or the attached documentation does not substantiate the amount claimed. Trustee requests denial of claim.**

**You should read this objection carefully and discuss it with your attorney if you have one. ANY CORRESPONDENCE MUST BE IN WRITING. Your claim may be reduced, modified, or disallowed in its entirety if the bankruptcy court sustains the trustee's objections.**

NOTICE IS FURTHER GIVEN that if no response to the trustee's objection explaining your position and requesting a hearing is filed in writing with the CLERK, U.S. BANKRUPTCY COURT, P. O. BOX 1441, RALEIGH, NORTH CAROLINA 27602-1441 with a copy to Holmes P. Harden, Trustee for IHI at P. O. Box 536, Benson, NC 27504 within 30 days of the date of this notice, the relief requested by the Trustee may be granted without hearing or further notice. **If a hearing is requested such hearing will be held on November 29, 2007 at 1:00 p.m. at the United States Bankruptcy Courthouse and Post Office Building, Room 208, 300 Fayetteville Street Mall, Raleigh, North Carolina. Any party requesting a hearing shall attend said hearing in support of such request or (s)he may be assessed with costs.**

Dated: October 26, 2007

BY:/s/ Holmes P. Harden  
Holmes P. Harden, Trustee



CERTIFIED MAIL/RETURN RECEIPT

November 27, 2007

Mr. Holmes P. Harden  
Trustee for IHI  
P.O. Box 536  
Benson, NC 27504

Re: International Heritage, Inc. - Chapter 7 - Case No. 98-02675-5-ATS  
Claim No. 003032; Response to *Notice of Objection to Claim*

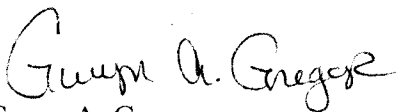
Dear Trustee Harden:

I am a creditor in the above-styled action and I write in response to your *Notice of Objection to Claim* dated October 26, 2007.

At the outset, I want to point out the failure of responsible parties in this matter to provide me any prior notice of this action. I have resided at the address below for the past 17 years. This is my correct legal address. The *Notice of Objection to Claim* sent to my address below was the first and only document I have ever seen regarding this proceeding. I specifically request that you ensure any and all future correspondence, pleadings and legal notices pertinent this to proceeding, to which I am entitled to receive, be sent to me at my correct legal address given below.

In formal response to your *Notice of Objection to Claim*, I submit the enclosed affidavit with attached exhibits. The affidavit and exhibits detail and substantiate the existence of my claim against the debtor. I formally request that you admit this affidavit into evidence in this matter in lieu of my live testimony by personal appearance at the hearing. Among many reasons more fully discussed in the attached affidavit, being forced to appear personally at the hearing held in North Carolina would impose severe financial hardship upon me. In the event you must deny the admission of my affidavit in lieu of a personal appearance, I respectfully request (1) notice of your ruling, (2) that I be allowed to make an appearance telephonically, and (3) that I receive proper and fair prior notice of the opportunity to appear telephonically.

Sincerely,

  
Gwyn A. Gregor  
570 Lewis Street  
East Helena, MT 59635

Enc: Affidavit and Exhibit

c: International Heritage, Inc.